

Certificate Number: 03006-NV-CC-006925359

CERTIFICATE OF COUNSELING

I CERTIFY that on May 2, 2009, at 3:43 o'clock PM PDT,

Richard M Cummock received from

Consumer Credit Counseling Service of Southern Nevada and Utah,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Nevada, an individual [or group] briefing that complied

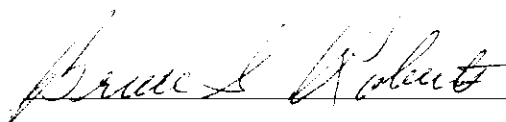
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: May 2, 2009

By



Name Bruce S. Roberts

Title Certified Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 03006-NV-CC-006925364

CERTIFICATE OF COUNSELING

I CERTIFY that on May 2, 2009, at 3:45 o'clock PM PDT,

Ann M Paulus-Cummock received from

Consumer Credit Counseling Service of Southern Nevada and Utah,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Nevada, an individual [or group] briefing that complied

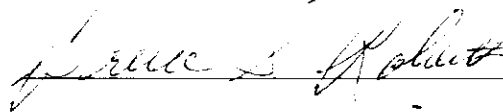
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: May 2, 2009

By



Name Bruce S. Roberts

Title Certified Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).